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FOR IMMEDIATE RELEASE

Terry Goddard Joins Attorneys General Urging Congress To Enact Measures to Thwart Identity Theft

(Phoenix, Ariz. – Oct. 31, 2005) Attorney General Terry Goddard has joined 45 other state Attorneys General urging Congress to help protect consumers from identity theft by enacting national security breach and credit freeze legislation. The proposed laws would require businesses entrusted with personal financial data to notify consumers if their company's data files are breached and allow consumers to put a credit freeze on their accounts.

In the letter, the Attorneys General point out that millions of consumers over the past year have been exposed to potential ID theft because of security breaches suffered by large financial and retail establishments.

California adopted the nation's first security breach notification law in 2003, and 21 states enacted similar statutes in the past year. Goddard said he will ask the Arizona Legislature to consider similar legislation next session.

"Personal information" acquired or accessed by an unauthorized person which would trigger notification includes:

- Social Security number.
- Driver's license number or government-issued ID number.
- Unique electronic ID number.
- Unique biometric data such as fingerprint, voice print or retina image.
- Home address or telephone number.
- Mother's maiden name.
- Month and year of birth.

In addition to notification, the Attorneys General also called for a strong federal security freeze law that would give consumers the right to place a "fraud alert" on their credit reports for at least 90 days, with extended alerts when an ID theft occurs.

Provisions recommended by the Attorneys General include:

- Making the security freeze available to all consumers at no or low cost.
- Banning fees for victims of ID theft who have a police report or FTC affidavit, seniors, veterans and persons who receive notice of a security breach.

- Allowing consumers to selectively or temporarily lift the freeze.
- Permitting consumers to contact one consumer reporting agency and have the freeze apply to all three major credit agencies.

The letter was signed by 45 state Attorneys General as well as the Attorneys General for the District of Columbia, Puerto Rico and Northern Mariana Islands.

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